



CITY OF KANSAS CITY, MO
EMPLOYEES' RETIREMENT and FIREFIGHTERS' PENSION SYSTEMS

ANNUAL INSURANCE - OPEN ENROLLMENT NOTIFICATION

The open enrollment period for the retirees of the City of Kansas City, Missouri begins Monday, March 1, 2021, and ends Friday, March 12, 2021. Retirees can request health, dental or vision insurance changes during this open enrollment period.

The dental and vision premiums for the plan year, May 1, 2021, through April 30, 2022, will remain unchanged. The premiums for the health insurance plans will increase by approximately 5.5%. The new premiums are detailed by category in this packet. The new premium amounts will be withheld from the May 3, 2021, pension payment.

Retirees may enroll for health, dental and vision coverage during open enrollment. This is the only time retirees may change regular/commercial health, dental and vision plans, add dependents or cancel dental and vision coverage. Please note, a separate open enrollment was held for the Blue Medicare Advantage plans for the Medicare plan year beginning January 1, 2021. The next full open enrollment period for the Medicare Advantage plans will be held in November 2021 for a January 1, 2022, effective date. However, retirees are allowed to enroll or cancel coverage in these plans during this open enrollment period.

In order to make changes to insurance coverage outside of this open enrollment period, the retiree must have a qualifying event/family status change, such as a birth, death, divorce, becoming eligible for Medicare, spouse having an open enrollment period, loss of other group coverage or a child no longer eligible for coverage **and notify the Retirement Division within 31 days of this event**. If a family member covered on a regular Blue Cross plan enrolls in Medicare Parts A & B, they have until three (3) months after their Medicare Parts A & B effective date to enroll in a Blue Medicare Advantage plan. If they choose to remain on the regular/commercial Blue Cross plan, they can send a copy of their Medicare card to the Retirement Division and receive a reduced premium. Retirees may cancel their health coverage effective the first of any month by submitting a request in writing to the Retirement Division.

Blue Cross provides the choice of seven (7) health insurance plans: three HMO plans, one PPO plan and three EPO plans. Please review the enclosed Blue Cross plan comparison for coverage details. Humana will continue to offer their two dental plans, and Blue Cross will offer a third dental option. Vision Service Plan (VSP) will continue to offer two vision plans. **If you do not make changes to your health, dental or vision coverage or cancel coverage, you will automatically be reenrolled in the same plans for the 2021 – 2022 plan year.**

The following plans will provide services to City retirees and their dependents:

HEALTH

1. Blue-Care HMO (Base) – All Kansas City area retirees
2. Blue-Care HMO (Mid-Level) – All Kansas City area retirees
3. Blue-Care HMO (Premium) – All Kansas City area retirees
4. Preferred-Care Blue PPO - All Retirees
5. St. Luke's/Blue Select Plus EPO – All Retirees
6. Spira Care/Blue Select Plus EPO – All Retirees
7. Blue Select Plus EPO Premium – All Retirees

DENTAL

1. Humana Dental Advantage Plus
2. Human Dental Traditional Preferred
3. BlueKC Preferred Dental

VISION

1. Vision Service Plan – Choice
2. Vision Service Plan - Access

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City retirees will electronically enroll in health, dental and vision insurance through our vendor, Benefitfocus, via their website at www.kcmoretirees.hrintouch.com. To enroll, go to the website, click on **“Create an account”** under the Log in button. Follow instructions on the page and click **“Next”**, then create your user name, password and security questions. Once this step is complete, click **“Next.”** On the following page, click **“Enroll Now”** on the right side of the page, and follow the prompts to make your enrollment selections.

For retirees who do not have internet access, you also have the option to call a Blue KC Benefits Education Specialist toll free at 1-844-255-9964 or 1-816-395-2115. Blue KC Benefits Education Specialists will be available from 7 am - 5 pm, Monday - Friday, from March 1 - March 12, to provide assistance with your enrollment selections.

All family members will need to enroll in the same health plan, unless one or more members are covered under Medicare Parts A and B, and the remaining family members are non-Medicare members. In that case, the non-Medicare members may enroll in one of the seven (7) regular Blue Cross plans and the Medicare members have the option to enroll in the same plan or enroll in a Blue Medicare Advantage plan. **If a non-Medicare member becomes Medicare eligible during the plan year, and enrolls in both Medicare Parts A & B, they have until three (3) months after their Medicare effective date to enroll in a Blue Medicare Advantage plan.** If one family member is enrolled in a Blue Medicare Advantage plan and the other is enrolled in a regular Blue Cross plan and then turns age 65 during the plan year and enrolls in Medicare Parts A and B, both members must then enroll in the same plan, either the Blue Medicare Advantage plan or the regular Blue Cross plan. If all family members are covered on Medicare Parts A and B, they must enroll in the same health plan.

Please note that in-person retiree open enrollment meetings will not be held this year due to COVID-19. However, Blue Cross will conduct virtual open enrollment meetings. Please see the enclosed virtual meeting flyer for times and instructions on how to access the meetings.

Please note, all open enrollment documents and additional informational flyers are posted on the Retirement Division's website at <https://www.kcmo.gov/city-hall/departments/human-resources/retirement-information/retiree-open-enrollment>.